

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 3/27/14 and was converted to a case under chapter 7 on 11/2/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kenneth R. Langston Jr.
310 Brookedge Drive
Colonial Heights, VA 23834

Kimberly L. Langston
pka Kimberly Lawrence Britt, pka Kimberly Lawrence
Pruitt
310 Brookedge Drive
Colonial Heights, VA 23834

Case Number: 14-31618-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-5869
xxx-xx-0518

Attorney for Debtor(s) (name and address):

Richard James Oulton
America Law Group, Inc.
2312 Boulevard
Colonial Heights, VA 23834
Telephone number: (804) 520-2428

Bankruptcy Trustee (name and address):

Roy M. Terry Jr.
Sands Anderson PC
P.O. Box 2188
Richmond, VA 23218-2188
Telephone number: (804) 648-1636

Meeting of Creditors:

Date: 12/8/15

Time: 11:00 AM

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
2/8/16

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: November 3, 2015

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Kenneth R. Langston, Jr.
 Kimberly L. Langston
 Debtors

Case No. 14-31618-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: B9A

Page 1 of 3
 Total Noticed: 61

Date Rcvd: Nov 03, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2015.

db/jdb +Kenneth R. Langston, Jr., Kimberly L. Langston, 310 Brookedge Drive,
 Colonial Heights, VA 23834-2417
 12285826 +AMDC Physicians, PO Box 189, Colonial Heights, VA 23834-0189
 12285828 +Argent Credit Union, P.O. Box 25482, Fort Worth, TX 76124-2482
 12285829 +Argent Federal Credit, 11651 Alliance Circle, Chester, VA 23831-1451
 12332512 +Argent Federal Credit Union, PO Box 72, Chesterfield, VA 23832-0900
 12285835 +City of Petersburg, PO Box 1271, Petersburg, VA 23804-1271
 12285836 +City of Petersburg Virginia, Treasurers Office, P.O. Box 1271, Petersburg, VA 23804-1271
 12285837 +Colonial Heights Gen Dist Ct, PO Box 3401, Colonial Heights, VA 23834-9001
 12285839 +Exagen Diagnostics, PO Box 27561, Albuquerque, NM 87125-7561
 12444952 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 12285842 +James River OBGYN, 7101 Jahnke Road, Suite 280, Richmond, VA 23225-4017
 13121618 +Jawad Bhatti, MD, 7025 Old Jahnke Rd., Richmond, VA 23225-4126
 12285843 +Jennifer Shook, 610 Lakeview Ave., Colonial Heights, VA 23834-1606
 12285845 +LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 13121619 +LabCorp, LCA Collections, 358 South Main St., Burlington, NC 27215-5837
 12285844 +Labcorp, P.O. Box 2240, Burlington, NC 27216-2240
 13121627 +Massage Envy, 1453 North 87th St. Ste. 200, Scottsdale, AZ 85260
 13121626 #+Millennia Collections, 78 Marion Beavers Rd. Ste. B, Sharpsburg, GA 30277-6911
 12285846 +Mitchel J. Manuel, c/o Chaplin & Gonet, 5211 W Broad St #100, Richmond, VA 23230-3000
 12307512 +Mitchel J. Manuel, by Allstate, subrogee, c/o Chaplin & Gonet, 5211 West Broad Street #100,
 Richmond, VA 23230-3000
 12285847 +Mitchel Manuel by Allstate, C/o Chaplin & Gonet, 5211 West Broad Str. Ste 100,
 Richmond, VA 23230-3000
 12285851 +NTELOS, P.O. Box 580113, Charlotte, NC 28258-0113
 12285849 +Natl Fitness, 1645 E Hwy 193, Layton, UT 84040-8525
 12285850 +Nissan Motor Acceptance, PO Box 660680, Dallas, TX 75266-0680
 12307439 +Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366
 12340029 +Ntelos, 1160 Shenandoah Village Drive, Waynesboro, VA 22980-9253
 13121622 +Patient First, P.O. Box 758941, Baltimore, MD 21275-8941
 13121623 +RSI Enterprises, Inc., P.O. Box 16190, Phoenix, AZ 85011-6190
 13121621 +Radiology Associates of Richmond, Inc., 2602 Buford Rd., Richmond, VA 23235-3422
 13121620 +Southside Regional Medical Center, 200 Medical Park Blvd., Petersburg, VA 23805-9274
 12285857 +Tan N Time, 906 Crossings Blvd, Hopewell, VA 23860-6503
 13121617 +The E&A Group, P.O. Box 5070, Laguna Beach, CA 92652-5070
 12285858 +Title Max, 1702 Boulevard, Colonial Heights, VA 23834-2304
 12285861 +Virginia Physicians for Women, 10710 Midlothian Turnpike, Suite 200,
 Richmond, VA 23235-4759
 12285862 +Virginia Urology, 2025 Waterside Road, Suite 105, Prince George, VA 23875-1266
 13121625 +Virginia Urology, PC, 9105 Stoney Point Dr., Richmond, VA 23235-1979

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: southsidedebtlawgroup@gmail.com Nov 04 2015 02:36:20 Richard James Oulton,
 America Law Group, Inc., 2312 Boulevard, Colonial Heights, VA 23834

tr EDI: QRMTERRY.COM Nov 04 2015 02:23:00 Roy M. Terry, Jr., Sands Anderson PC,
 P.O. Box 2188, Richmond, VA 23218-2188
 12285827 +EDI: RMCB.COM Nov 04 2015 02:23:00 American Medical Collection, 4 Westchester Plaza,
 Building 4, Elmsford, NY 10523-1612
 12490774 EDI: RESURGENT.COM Nov 04 2015 02:23:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 12285830 EDI: BANKAMER.COM Nov 04 2015 02:23:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998-0000
 12285831 E-mail/Text: bankruptcy@bbandt.com Nov 04 2015 02:36:44 BB & T, Attn: Bankruptcy Dept,
 PO Box 1847, Wilson, NC 27894-0000
 12285832 +EDI: CAPITALONE.COM Nov 04 2015 02:23:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 12333076 +E-mail/Text: bankruptcy@cavps.com Nov 04 2015 02:37:26 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 12285833 +EDI: CHASE.COM Nov 04 2015 02:23:00 Chase, Cardmember Service, P.O. Box 15153,
 Wilmington, DE 19886-5153
 12285834 +E-mail/Text: lmccollum@courts.state.va.us Nov 04 2015 02:36:30 Chesterfield Gen Dist Court,
 P. O. Box 144, Chesterfield, VA 23832-0910
 12285838 +E-mail/Text: electronicbkydocs@nelnet.net Nov 04 2015 02:37:12 Dept Of Education/neln,
 121 South 13th St, Lincoln, NE 68508-1904
 12311810 EDI: IRS.COM Nov 04 2015 02:23:00 IRS, P.O. Box 21126, Philadelphia, PA 19114
 12473194 EDI: PRA.COM Nov 04 2015 02:23:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13121624 +E-mail/Text: colleen.atkinson@rmscollect.com Nov 04 2015 02:38:12
 Receivables Management Systems, 7206 Hull Street Rd. Ste. 211, Richmond, VA 23235-5826
 12285855 EDI: AGFINANCE.COM Nov 04 2015 02:23:00 Springleaf Financial Services,
 Attention: Bankruptcy Depart, Po Box 3251, Evansville, IN 47731-0000
 12285856 EDI: NEXTEL.COM Nov 04 2015 02:23:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191

District/off: 0422-7

User: manleyc
Form ID: B9A

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Total Noticed: 61

Date Rcvd: Nov 03, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12348122 EDI: NEXTEL.COM Nov 04 2015 02:23:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
12309430 +EDI: DRIV.COM Nov 04 2015 02:23:00 Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
12307015 +EDI: DRIV.COM Nov 04 2015 02:23:00 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
12285853 +EDI: DRIV.COM Nov 04 2015 02:23:00 Santander Consumer Usa, PO Box 961245, Ft Worth, TX 76161-0244
12285854 +EDI: CHASE.COM Nov 04 2015 02:23:00 Slate from Chase, PO Box 15123, Wilmington, DE 19850-5123
12285859 E-mail/Text: carolyn.webb@bankatunion.com Nov 04 2015 02:37:49 Union First Market Bank, PO Box 940, Ruther Glen, VA 22546-0000
12325926 E-mail/Text: electronicbkydocs@nelnet.net Nov 04 2015 02:37:12 US Department of Education, C/O Nelnet, 3015 South Parker Road Suite 400, Aurora CO 80014-2904
12285860 +EDI: VACU.COM Nov 04 2015 02:23:00 Virginia Credit Union, PO Box 90010, Richmond, VA 23225-9010
12285863 E-mail/Text: ebankruptcy@woodforest.com Nov 04 2015 02:37:30 Woodforest National Bank, PO Box 7889, Spring, TX 77387-7889

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12285840* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 400 N. 8th Street Box 76, Stop Room #98, Richmond, VA 23219-0000)
12292563* IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
12285841* Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
12285852* +Ntelos, PO Box 580113, Charlotte, NC 28258-0113
12296360* +Virginia Credit Union Inc, PO Box 90010, Richmond, VA 23225-9010
12395801 ##+America Law Group, Inc., 2800 N. Parham Road, Suite 100, Henrico, VA 23294-4409
12285848 ##+MobiLoans, LLC, 151 Melacon Drive, Marksville, LA 71351-3065

TOTALS: 0, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2015 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
Richard James Oulton on behalf of Joint Debtor Kimberly L. Langston
southsidedebtlawgroup@gmail.com,
thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;chadesimmons.legal@gmail.com;debtlaw1@gmail.com;bkstevens1534@gmail.com
Richard James Oulton on behalf of Debtor Kenneth R. Langston, Jr.
southsidedebtlawgroup@gmail.com,
thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;chadesimmons.legal@gmail.com;debtlaw1@gmail.com;bkstevens1534@gmail.com
Roy M. Terry, Jr. rterry@sandsanderson.com, gcross@sandsanderson.com;rterry@ecf.epiqsystems.com

District/off: 0422-7

User: manleyc
Form ID: B9A

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Total Noticed: 61

Date Rcvd: Nov 03, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4